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M06-06408

Klamath County, Oregon 04/04/2006 08:51:20 AM Pages 1 Fee: \$26.00

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34683 L#: CHSDR 5497896 15866064

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, RICHARD D HARDT & MELODY T HARDT was the original Trustor, LENDER'S SERVICE, INC was the original Trustee, and ADVANTA NATIONAL BANK was the original Beneficiary under that certain Deed of Trust dated 08/27/1999 in KLAMATH County, Oregon, under Doc No: or Book M99 Page 35441 recorded on 09/02/1999 .

WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: H. STEPHEN BAUER, as Trustee under said Deed of Trust and directs the said H. STEPHEN BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 03/24/2006

ADVANTA NATIONAL BANK

by CHASE HOME FINANCE LLC, SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE

CORPORATION their attorney-in-fact

BY: SUSAN STRAATMANN VICE PRESIDENT

COUNTY OF PINELLAS STATE OF FLORIDA

This instrument was acknowledged before me on 03/24/2006 by SUSAN STRAATMANN as VICE PRESIDENT of CHASE HOME FINANCE LLC, SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION for ADVANTA NATIONAL BANK

MARIA LEONOR GERHOLDT Notary Public

MARIA LEONOR GERHOLDT Notary Public State of Florida y Commission Exp. May 26, 20 No. DD 0434821

H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

as Trustee H. STEPHEN BAUER BY: Dated: MAR 3

STATE OF OREGON COUNTY OF MULTNOMAH This instrument was acknowledged before me

on MAR 3 1 2006 by H. STEPHEN BAUER.

OFFICIAL SEAL HENRY L. BAUER NOTARY PUBLIC-OREGON COMMISSION NO. 377142 MY COMMISSION EXPIRES MARCH 16, 2008

Notary Public

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